

## AMENDMENTS

IN THE CLAIMS:

Please amend the claims as follows:

- Sub 201
- C1
1. (Three Times Amended) A tax refund system, comprising:  
electronic tax return data for a taxpayer, said electronic tax return data comprising a tax refund amount;  
an assignment of at least a portion of said tax refund amount to a spending vehicle provider;  
an account for accepting an electronic transfer of said at least a portion of said tax refund amount, said account established in accordance with said assignment;  
and  
a dedicated spending vehicle issued by said spending vehicle provider in an amount related to said at least a portion of said tax refund amount.
- Sub 202
2. (Three Times Amended) The system of claim 1, wherein said spending vehicle is consisting of one of the following: a credit card, debit card, gift card, cash card, checking card, checking account, coupon, voucher, rebate certificate, discount, discount certificate, spending account, electronic spending account, and e-wallet account.

- Sub 202
11. (Three Times Amended) A method of providing a tax refund amount to a taxpayer, comprising:  
obtaining electronic tax return data, said electronic tax return data comprising a tax refund amount;